

THE CO-OPERATOR

NOT FOR US - BUT FOR ALL

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LAND SUB-DIVISION Option Taken At Mitcham

The Directors of Home Land Co-operative have announced that they have taken an option on about 10 acres of land in Canterbury Road, Mitcham. A tentative plan of sub-division has been drawn up which will enable the area to be divided into 51 building blocks.

The object of the Society is to carry out the work of sub-division, including the laying of roads and making of footpaths, the supply of power and water and the other services necessary.

As the Co-operative does not have to meet some of the normal costs of sub-division, including agents' fees and sub-dividers' profits, a considerable saving to members should result.

It is understood that the land in this sub-division will be sold fully serviced for prices between £1,400 and £1,550, but that members will also be eligible for a rebate of part of the price paid when they commence building. This will make the purchase of a block a very attractive proposition.

As the rising cost of land is one of the major difficulties facing many young couples today, it is pleasing to see a Co-operative coming forward to make a contribution in this field. Its efforts deserve our encouragement and support, and any assistance we can give in making known its activities should be given freely.

REGIONAL CO-OPERATIVE SCHOOLS:

CONFIDENCE FOR FUTURE EXPANSION

The main conclusion from the Regional Co-operative Schools held recently was that the Y.C.W. Co-operative Movement is already a great achievement. This gives us great confidence to continue and expand our co-operative work so that we may gradually achieve our highest hopes.

The Schools on Co-operatives were held in seven regions during October and early November. The programme was: (1) Instructions in the theory of co-operatives; and (2) Reviewing and planning the practical progress of co-operatives.

THE schools brought out the importance of co-operatives. In our materialistic age we see in true co-operatives a means of dignity of the individual human person being protected.

Co-operatives give individuals the opportunity to combine together to obtain and retain control over the supply of goods and services they need.

Ownership and control of such things enables consumers to inject their own competition into commercial systems in which true competition cannot be maintained by individual.

PRIME DUTY IS LOVE OF NEIGHBOUR

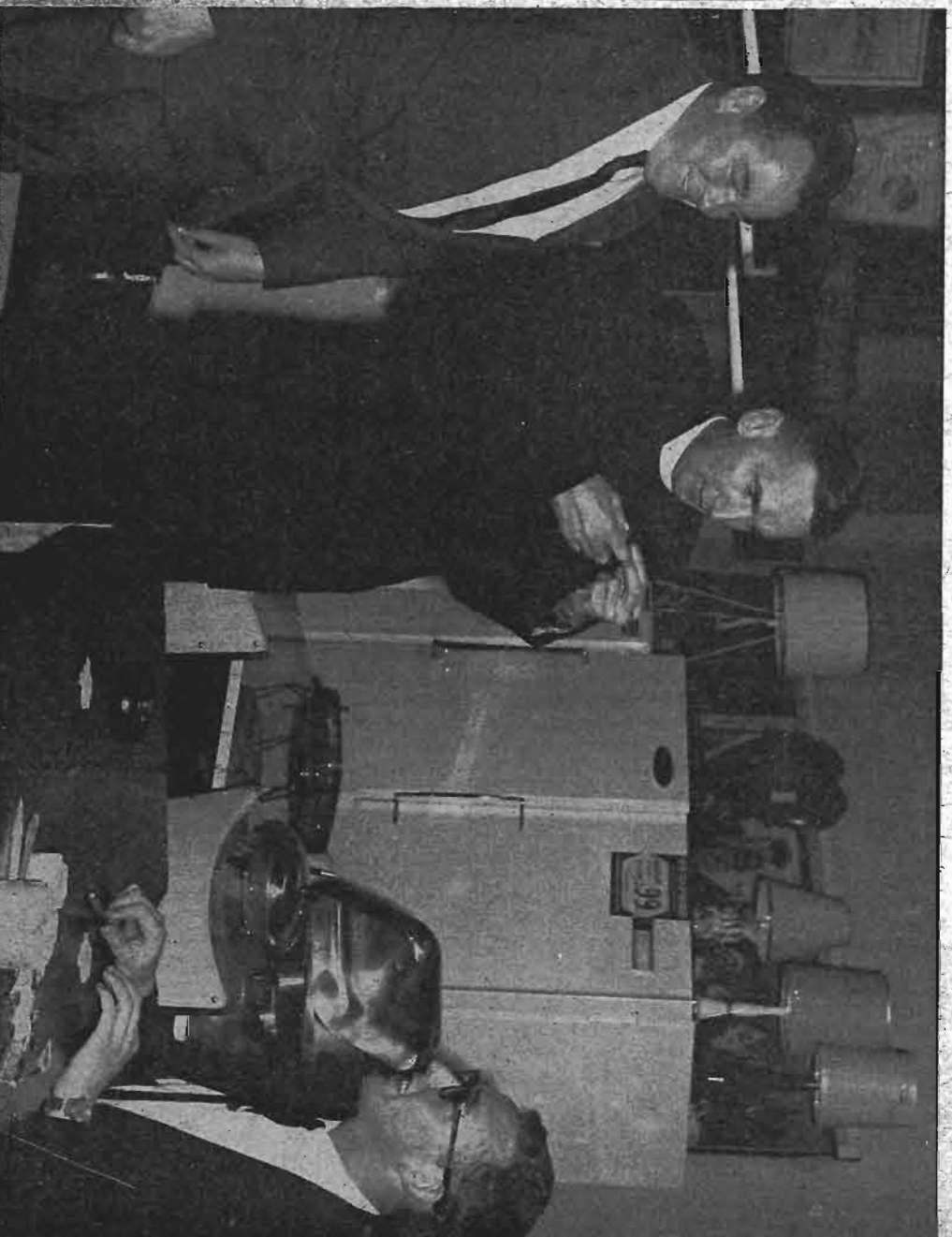
Papers given at the school stressed that the prime duty of a Christian is to love his neighbour because of his love for God. Loving our neighbour means acting in his interests.

We must be interested in helping him overcome his problems. His most constant problem is the economic one.

In co-operatives we combine together to overcome our common problem. Practical support of co-operatives is social charity in action.

Other papers given at the schools dealt with the history and principles of co-operatives. The history of modern co-operatives dating from the 1840s. Pioneers of English co-operatives dating from the 1840s emphasises how a few dedicated people can be responsible for sparking off thousands of co-operatives for the good of people and the community.

Arriving at Geelong Co-op Discussion Night, Peter Bongiorno of the Geelong Y.C.W. Co-op Store welcoming Rev. Fr. J. Hayes of St. Marys, Geelong, and Jack McCarthy of Manifold to the Geelong Co-op Discussion Night (See Page 4).



Are You And Your Family Using Co-ops. To The Best Advantage?

THE family of Y.C.W. Co-operatives offers services which deserve fuller patronage by members of one co-operative who do not patronise other types of co-operatives.

It is not uncommon to talk to a family and find that—

- the house they live in is financed by a Y.C.W. Co-operative Housing Society.
- their house and its contents and other assets and risks are insured with or through the Y.C.W. Co-operative Society.
- their household furniture and equipment and hardware etc. were bought from the Y.C.W. Co-operative Society.
- their "making ends meet" problem is being solved by participation in the local credit society's budget plan and the credit society's counselling service.
- they no longer need to use hire purchase or resort to unsecured loans from other money lenders because they borrow at fair charges from their local credit society when they need to.
- their children have their own passbooks and are regular savers in the local credit society.
- their working teen-age sons and daughters are target savers in the security co-operative permanent building society — building up savings essential for home ownership and qualifying for the Government's £250 Home Savings Grant.
- their engaged son has bought the engagement ring through the Y.C.W. Co-operative.
- the family's participation in co-operatives is enabling them to economically help others.

But it is not nearly common enough. Many members of one co-operative use its services and do not think of using or supporting another type of co-operative.

Membership is Easy

Membership is easy to obtain. Enquire from the Co-operative Development Society, 157 A'Beckett Street, Melbourne. More members and more patronage will mean more strength for our operatives — for greater economic freedom.

CHALLENGE TO CO-OPS. TO SOLVE PROBLEMS OF TODAY

REGINA — Dr. A. F. Laidlaw, national secretary of the Co-operative Union of Canada, says that unless the co-operative movement takes a hand in solving the problems of today's world it will be part of to-morrow's.

He also says new ventures in co-operation often meet a wall of "defeatism, conservatism and doubt", from the very people in the movement from whom they need help.

Dr. Laidlaw addressed a dinner meeting in the Hotel Saskatchewan following the official opening in Regina of the new home office building of Co-operative Insurance Services, C.I.S. embraces the operations of Co-operative Life Insurance Company and Co-operative Fire and Casualty Company.

He identified these as the main problems of today's society:

- how to distribute goods and services so that they will also reach "the little people"—the farmer without enough production, the fisherman whose boat is too small and the worker whose wages can't make ends meet. "And these little people are the great majority of mankind."

Home Savings Grant Act

CREDIT societies affiliated with the Association of Catholic Co-operative Credit Societies are making further representations with a view to having co-operative credit societies permanently "approved savings institutions" for the purposes of the Home Savings Grant.

As the law stands at present, new accounts opened with a credit society after 31st December, 1964, do not count for eligibility for the home savings grant.

Parents of young people and young people themselves should realise this fact. They therefore should make sure that from January onwards any new savings account would be in an institution like our Security Co-operative Permanent Building Society. People wanting to deposit in an account with the Security Permanent could arrange to deposit their regular savings at their local credit society which would then transmit the money on to the Permanent Building Society.

STAMP DUTIES

The State Government has announced its intention of introducing a new stamp duty on deeds and agreements. The proposed duty is 30/- for an agreement under seal and 1/6 for an agreement not under seal.

The Association of Catholic Co-operative Credit Societies has made representations asking that co-operative societies be granted exemption from the proposed stamp duty. The Association is hopeful that the representations will be successful, thus affording some practical encouragement to people who are prepared to help one another through co-operatives.

- how to control and use machines;
- how to maintain respect for human personality in an increasingly materialistic and mechanistic world;
- how to enable people to participate in the colossal institutions that surround them;
- how to learn to face social change and to discard what is unessential, and keep what is essential; how to build a society that will appeal to the imagination of the youth of today so that they will dedicate themselves to building a better world tomorrow.

Dr. Laidlaw paid tribute to the co-operators in Saskatchewan and particularly to the Saskatchewan Wheat Pool for backing credit unions and the co-operative insurance services when they were still small and unimpressive.

He said co-operative housing in Canada in 1964 is at the stage credit unions were in 1934. "People who organise new ventures in co-operation such as co-op housing face a wall of defeatism, conservatism and doubt from the very persons from whom they need help."

Dr. Laidlaw said he wonders why people have no faith in things that are small when they see "the every day fact of human existence that each of us has to start life the size of the head of a pin."

NEWS FROM OVERSEAS

CANADA
Inter-provincial Co-operatives Limited has announced that Co-Op. A.S.A. tablets are now available to Canadian consumers through co-operative stores at economy prices far below the usual price for "aspirin".

LONDON
In recent elections for the 15-member Board of the London Co-operative Society only about 7,000 members out of a total of 1,300,000 (just over 1 per cent) bothered to vote.

ENGLAND
The 22nd Congress of the International Co-operative Alliance held in Bournemouth, England, in October '63 resolved to ask the Central Committee to make a re-formulation of the fundamental principles of the co-operative movement.

In commenting on the proposed review the Co-operative Union of Canada commented that "The four main principles of Rochdale have provided indestructible guide lines for a century and should be adjusted only as a result of very careful study and widespread discussion."

CANADA
In July, Co-operatives were responsible for two remarkable events. They were the official dedication of the new home office building of Co-operative Insurance Services in Regina, and a similar ceremony marking the opening of the chemical plant of Inter-provincial Co-operatives Ltd. in Saskatoon.

Both events took place in Saskatchewan and were occasions for great satisfaction.

In commenting on these achievements, Dr. A. F. Laidlaw said, "Co-operatives can be a solid and important part of the country's economy—they build plants, put people to work, provide employment."

erect impressive buildings, employ architects, consulting engineers and economists—they are not theory only, not freaks, not outside the main stream of Canadian life—they can also be objects of civic and municipal pride—they are good for the country.

Every man and woman, every citizen, every Canadian, has a way to ownership in the world of finance, business and manufacturing—the co-operative way."

REGINA—CANADA
The plaque, unveiled at the entrance of the new Co-operative Insurance Services building in Regina reads: "This building is dedicated to the belief that through co-operative ownership and control of economic institutions people may provide essential services for themselves with the greatest assurance of security and freedom."

I.L.O.
The International Labor Organisation has made a tremendous contribution to the World Co-operative Movement. It is largely due to its initiative and efforts that the social significance and the special economic role of co-operatives have been recognised in many official treaties, national and international.

I.L.O. has placed on the agenda for the 1965 International Labor Conference the discussion of the economic and social role of co-operatives and the formulation of a recommendation in this connection.

SWEDEN
To become a member of K.F., the Swedish Co-operative Union, a wholesaling Society, affiliated local societies must agree to allocate a certain part of their annual surplus to educational and information work.

Another Year Of Progress For Housing Societies

The recent annual meetings of the housing societies of our group showed that although the available funds for housing are still very short our societies continue to make a substantial contribution towards the relief of the housing problems of many of our young people.

During the last financial year for husbands, wives and year just on £4 million was lent, being spread over 67 loans for new homes and 62 loans for improvements to existing properties.

Since Security No. 1 Housing Society was formed in 1946, 2,700 families have obtained homes with loans from the group. Many of these have now repaid the loans and at present there are 1,800 loans current representing just over £4 million.

How many people have been affected by these loans over the years is hard to determine, but it would not be difficult to assume that allow-

The growth and benefit of co-operatives does depend however on close application of the four basic principles of co-operatives. These are:

- Open membership.
- Democratic control.
- Limited return on capital.
- Patronage rebate out of profits in proportion to business done with the Co-operative.

These four principles respected the dignity of the individual. Everyone who wants to join the Co-operative and is prepared to accept its rules may join.

The equality of man is respected by giving each member one vote irrespective of the money he has invested in the Co-operative.

The dependence on both capital and customers is recognised by insisting that surpluses be shared between those who invested capital and those who purchased goods or services from the Co-operative.

The Co-operatives by practising the third and fourth principle mentioned above, protect justice among its members.

This distinguishes Co-operatives from public companies who do not have open membership, do not have equal voting rights, and who distribute all available profits to shareholders in proportion to capital invested.

In the light of current trends in commerce and industry in Australia, the schools all concluded that co-operatives must be developed in Australia to protect the consumer against the practices of modern business. The increased number of take-overs, the prevalence of

restricted trade practices, the high-pressure selling campaigns often linked with misleading advertising, and the concern with profits rather than quality and service, are leaving consumers without any effective say in regard to the supply of things they need to buy.

The majority of people who attended the schools were officials of credit societies. It was agreed by them that credit co-operatives alone are not the answer to the consumers' economic problem. Other types of co-operatives are already in existence and must be supported whilst further co-operatives will need to be formed as the need becomes known.



Both these requirements emphasise the need for constant education in our existing co-operatives.

Discussion groups examined two questions:

- (1) Analysis of Loans made by Credit Societies.
- (2) Progress and Management of Credit Societies.

Whilst the discussion groups were able to record pride in the achievements of the credit societies to date and in the tremendous voluntary effort being made by some 600 office-bearers in credit societies, there was a healthy conclusion that their progress as yet is not nearly good enough in relation to:

- Number of new societies.
- Membership participation.
- Creation of interest in other types of co-operatives to solve their economic problems.

These short-comings highlighted the fact that education is lacking in societies and this is due largely to lack of manpower.

The four metropolitan regional schools all decided to consider forming regional committees to function regularly with a view to giving practical help to overcome the above-mentioned short-comings. These committees will examine suggestions made at the school and be a means of seeing that the best

ideas are implemented in all societies.

Closing addresses given at the schools challenged directors and officers of societies to think big about the future of co-operatives, to take confidence from achievements already made and to prepare to recruit other active workers for collection points, and to form education committees.

The schools surveyed what efforts societies have made to recruit members and were impressed with the results obtained in societies which had conducted "Co-operative Sundays".

Thanks are extended to the people who gave addresses at the schools. They are: Rev. F. J. Atkins, Oak Park; Rev. Fr. L. Ryan, Glen Waverley; Rev. Fr. T. O'Sullivan, Bentleigh.

Thanks are also extended to the following parish priests who allowed their parish facilities to be used for the schools:

Rev. Fr. G. Coghlan, Mitcham; Rev. Fr. J. Atkins, Oak Park; Rev. Fr. L. Ryan, Glen Waverley; Rev. Fr. T. O'Sullivan, Bentleigh.

HOSTS FOR CO-OP SCHOOLS

THE recent regional schools on co-operatives held in Melbourne were well conducted in each case by a local credit society who acted as host society. They provided for their school and attended to catering requirements.

Full credit is due to Oak Park, Glen Waverley, Mitcham and Bentmore societies who were excellent hosts. Special praise is due to Messrs. Bill Woodward, John Barker, Leo Stewart and Don McGregor, the respective chairmen, and to Messrs. Ken White, Rex Norris, John Quinlan and Vin Barca who acted as secretaries.

In the Bendigo Region, the local Regional Development Committee organised the School. Mr. Len Chalkley was chairman and Mr. Frank Thomas secretary. Mr. Bob Maybury attended at Bendigo as the representative of the Co-operative Development Society.

ENDIGO REGIONAL SCHOOL

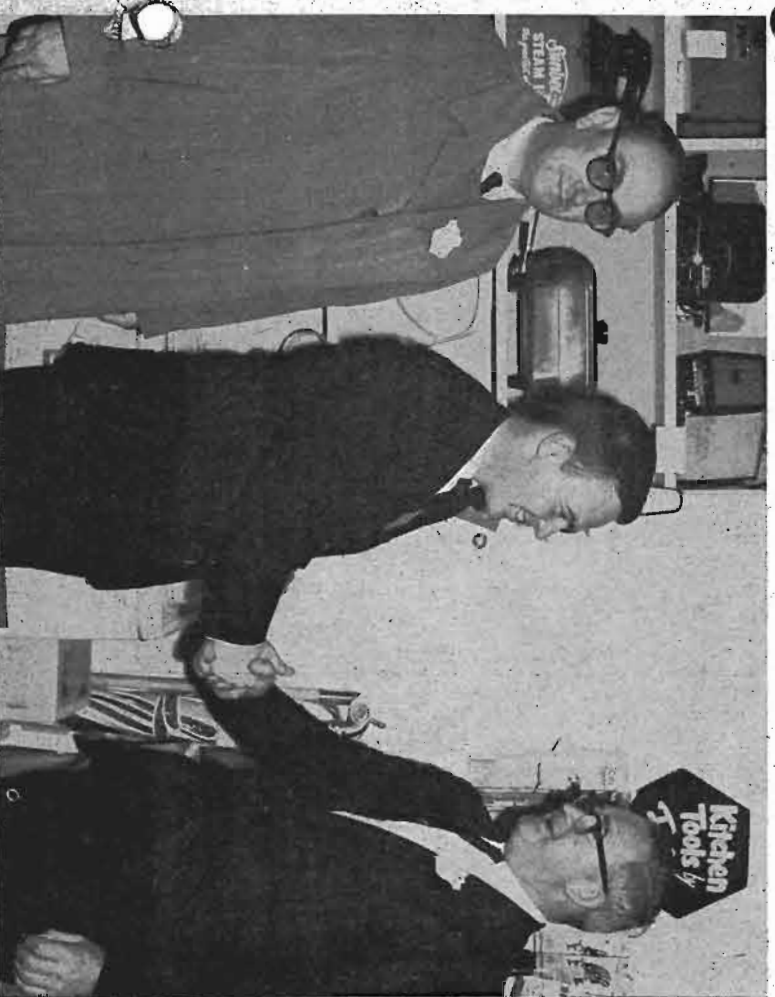
Forty-six directors and officers of the following societies attended the school held at Cathedral Hall, Bendigo, on Sunday October 25th: Cathedral, St. Kilian's, Kennington, Eaglehawk, Golden Square, Quarry Hill, Echuca, Swan Hill, Our Lady's, Wangeratta, and St. Patrick's Wangeratta.

The School was opened by Mr. Len Chalkley, Chairman of the Bendigo Regional Co-operative Development Society. Then there was an address by Rev. Fr. J. Cahill of Heathcote on "The Church and Co-operatives".

Mr. Bob Maybury, representing the Co-operative Development Society from Melbourne, gave a most inspiring talk on "The role of Directors".

Other speakers were Mr. Leo Segrave on "Home Discussions", Mr. Kevin Galther on "Security for the future", and Mr. Frank

Thomas on "Co-operative Action",	Reports submitted by societies showed the following statistics for the region:
No. of Members	837
No. of non-member depositors	99
No. of school bank accounts	440
No. of loans granted	651
Amount of loans granted	\$396,632
Members funds with Societies	\$45,740
The School was well conducted and is a credit to the Bendigo Regional Co-operative Development Society.	



Peter Acott, Manager Geelong Y.C.W. Co-op. Store, welcomes Mr. Stewart, of Ballarat, to the Co-op. Discussion Night. Also in the picture is Mr. J. Virgona, of Geelong.

'We are Moving'

WHEREVER WILL WE START?

TALK IT OVER WITH

J. DOOLAN

FURNITURE HANDLING SPECIALIST
63 BUCKLEY STREET, ESSENDON, W5

Phone: 37-7694

A Word of Thanks

IN the last few months ten parish priests have given permission for "Co-operative Sundays" to be held in their parish.

The parish priest invites a priest experienced in co-operatives to speak at all Masses on the "Co-operative Sunday".

The local credit society prepares suitable literature for distribution in advance of the special day, and has further literature and request forms available on the day itself. All requests for further information are followed up by the local society in the following weeks.

These "Co-operative Sundays" have resulted in a considerable increase in membership and use of credit co-operatives.

The people who have benefited by this education in co-operatives from a Christian point of view are very grateful to the parish priests concerned and to the priests who have generously spoken in the various parishes.

Regional Co-operative Discussion at Geelong

The Geelong Regional Co-operative Development Committee formed in July this year made its debut in public on October 23 when it held a Discussion Night on Co-operatives at the Geelong Co-op. Store.

Headed by Ray Carey as Chairman and Peter Acott as Secretary the committee had the pleasure of seeing 85 people present for the Discussion.

The programme for the evening made a good start with an address by Rev. Fr. L. Saleeba of St. Mary's, Geelong.

Rather spoke on charity. He said the world needed charity in action. Charity meant first trying to understand the problems of our fellow man and then trying to help him overcome them. Co-operatives gave scope for such charity. We should cease complaining and waiting for others to solve our problems. There are plenty of economic problems to solve. Let us join the co-operative effort.

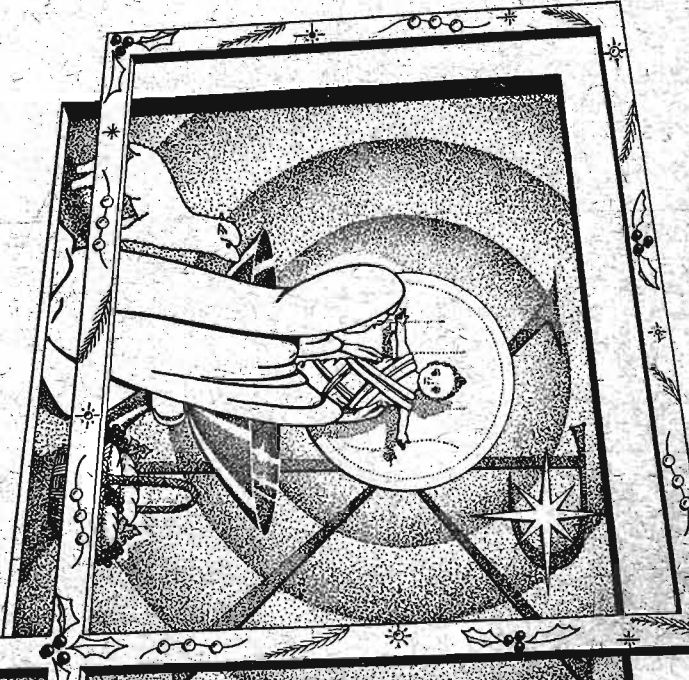
Then followed a showing of photographic slides illustrating what a Co-operative is: what are its principles and what types of co-operatives there are.

This was followed by an open forum in which the audience asked questions on various aspects of co-operatives. The questions produced informative answers from Messrs. Ray Carey, Peter Acott, Ted Long and Frank McCann.

The programme concluded with an invitation by Ray Carey on behalf of the Development Committee for members of the audience to offer their homes for "home discussions" to bring other people together to widen the knowledge and practice of co-operatives in Geelong.

A good number accepted this invitation. This is encouraging to the Committee which has a campaign to increase membership of the trading co-op in Geelong by 1,000 members in the next twelve months. The Committee has adopted this target to try to achieve as quickly as possible the aim of the Y.C.W. Co-operatives, that the present Geelong Branch of the Y.C.W. Co-operative Trading Society would become an independent co-

**The Co-operator extends to readers
Best Wishes for Christmas and the New Year**



*May God bless you abundantly and may you
practice the spirit of Christmas.*

The Co-op. Spirit

THE cost of printing has often been a stumbling block for people of good will who wish to spread an idea or publicise a work. The central society of a co-operative group ran up against this problem when it decided to publish a booklet on the principles of co-operatives adapted to the local needs.

Not having the financial means to pay for a commercial printing job, the directors decided to put it in the hands of the small number of full time staff employed by the group and set aside a small amount of money for which the booklet had to be printed.

Some time passed without the work commencing and upon a second examination it was found that the amount of work required for the publication was beyond the amount of spare time available from full time staff. One of the directors of the society sought permission of the board to examine the possibility of producing the booklet with the help of outside people.

So was born the first action in a co-operative that finally produced the booklet.

A keen supporter of the co-operative group had offered previously to bear the costs of producing a pre-sentable cover for their next publication. This offer was accepted for the cover of the education book and an art designer, a member of one of the societies, was approached to design a suitable layout. This work was completed without cost.

Certain machinery and

We often tend to think of a co-operative as just a legally registered body, controlled by a group of office-bearers and directors, whose growth is dependent on business and turnover. The following article underlines the real essential of co-operation; that is people working together to achieve a common end in a spirit of good will and charity.

know how were available to the director/publisher, who through his place of employment was able to arrange for weekend work by a young lady operator to print the required number of copies.

The process used to cut costs was to type the 80 foolscap pages from the hand written notes supplied by some 12 speakers and photograph these foolscap sheets to produce a printing master. At the same time the size was reduced to both cut the actual size of the book and to produce a more presentable printed book of the contents.

This plan relied on the professional knowledge of two men who knew the machines concerned but were in no way related to the co-operative group.

Again this detailed work was supplied without cost and with a readiness which made the task of the publisher much easier.

The typing was completed by the director's wife at week ends and evening. The material had to be typed twice, once for layout and checking and a second time for the actual photograph copy. With so much reading and typing, it was necessary to call on outside assistance for the check reading of the final draft.

Again co-operative action

encouraged further co-operative action and the task was completed by another director and his wife.

The printing of the copies needed was completed by working all day Saturday. The next day for the collating of the sheets. Here the children helped, their cheerful and breezy approach to the work being much appreciated.

After checking, the 500 books were taken to the printer who had printed the cover, but after normal working hours. Again with voluntary labour the covers were attached and the completed books stapled and trimmed. Three additional experienced men gave of their time to help in the co-operative effort.

Because of the demand, a further 500 copies were printed over another weekend.

So the co-operative went out of existence, having completed the task for which it came into being. Twenty people had co-operated together without more than three or four in each knowing each other or knowing the complete story of the co-operative action that had been taken. It was sufficient for the majority of people helping by giving freely and willingly of their time.

20th Anniversary of Co-op. Housing

December 18, 1964, will see the 20th Anniversary of the passing of the Co-operative Housing Societies Act which made Co-operative Housing possible in Victoria.

Many of our early members will remember the conditions under which the Act was passed.

In 1944 the war was nearing an end and many were looking forward to the lifting of restrictions on home building and the possibility of obtaining their own homes but there were others who realised that the ambitions of many of these people would not be realised unless some new method of obtaining loans was found. It was natural that their studies took them to N.S.W. where co-operative housing had been operating for some years.

Then came the problem of convincing a cautious Premier that people could be trusted to repay the debts on their homes and that calamitous losses to the Government should not result. It stands to the credit of Sir Albert Dunstan, the Premier of the day, that he was convinced that the risk was worthwhile and so the Act was passed.

There were still many problems to overcome—shortages of material, labour difficulties, etc., but there is little doubt the Co-operative Housing legislation put Victoria on the way towards the position today when it can

claim to have a higher rate of home ownership than any other State in the world. Since 1944, over 50,000 homes have been built and £110 million lent through societies.

It is not surprising that one of the bodies concerned with housing and its attendant problems for young people in 1944 was the Young Christian Workers Movement. They were among those pressing the Government of the day and when the Act was passed it was not long before the first Y.C.W. Co-operative was registered.

This is not the place to tell the story of how this one society grew to 26 and how from these arose our trading and credit societies, but it is an opportunity to remember the foresight of the pioneers (most of whom are still active in the co-operative movement) who saw in co-operatives an opportunity for great good for the people of Victoria.

Rockhampton Co-operatives

Mr. Arthur Dunn, a director of the Park Avenue, North Rockhampton Credit Union, was a welcome visitor to Melbourne in October. Arthur showed great keenness in the East Regional School at Mitcham on 9th and 11th October.

STAFF VACANCY

The Y.C.W. Co-operatives have a vacancy for a Secretary/Stenographer Apply to Mr. E. J. Long 157 a'Beckett St. Melbourne

CREDIT SOCIETY MEMBERS CHECK WITH YOUR SECRETARY OR CREDIT SOCIETY OFFICE FOR CHRISTMAS BUYING GUIDE AND CONCESSION VOUCHER FOR THE Y.C.W. CO-OP.

Help Yourself—

Patronise Your Co-Op and Encourage Others to Join

Just previous to Arthur coming to Melbourne we received the following information from Mr. V. P. Forrest, hon. secretary of the Park Avenue Advancement Committee regarding their co-operatives: "In Park Avenue, there is a trading co-operative, a credit union and a community advancement committee. The responsibility for guiding and protecting the co-operative growth in Park Avenue is in the care of the Community Advancement Committee. The Committee is made up of the pioneers of the Co-operative Movement there. "The credit union is run on a parish basis. The parish extends to take in small rural areas approximately 130 miles north. One country member is serving on the board of directors. "Membership in both the credit union and the trading co-operative is open to non-Catholics as well as Catholics. There are non-Catholics on the board of each society. "The Rockhampton co-operatives rent a shop approximately 25 feet by 15 feet in a central position in the main street of their suburb, opposite the parish church. "The front section is used by the trading co-operative and a small room at the rear is used as a credit union meeting room. "A sign, comprising two hoemembers with the words 'Chama Ninga'—Belonging to All' has been placed in a prominent position on the shop. 'Chama Ninga' has been adopted as the motto for the co-operatives in Park Avenue.

PERSONAL

A warm welcome to the Y.C.W. Co-op. Staff is extended to Messrs. Ted Clifford and Michael Delaney (Melbourne Trading Division) and to Miss Elizabeth Morgan (Geelong Branch).

The Y.C.W. Co-ops, lost the services of Mr. Urban Davies (Melbourne Trading Division) Miss Margaret Keegan (Development Society) and Miss Julie Morgan (Geelong Branch) as a result of their resignations to take up other positions. Each of them received gifts from their colleagues in appreciation of their valued services.

Five Y.C.W. Co-operatives staff have become engaged to be married. Miss Pat Hollands is engaged to be married to another member of the staff, Mr. Ken Treacy. Miss Clare Harris of the Security Housing Office is engaged to Mr. John O'Callaghan. Mr. Brian Perry of the Trading Co-op is engaged to Lois Deardsley. Miss Patricia Cosgrave of the Accounts Department is engaged to Mr. Bert De Luca, editor of the "Co-operator".

Mr. Arthur Otis of West Preston has been appointed to the Board of Directors of the Association of Catholic Co-operative Credit Societies to replace Mr. Ben Talbot (Reservoir) who has resigned on account of ill-health. Mr. Talbot's resignation was accepted with regret and deep appreciation was expressed for his long service as an Association director.

CHARITY 1964

(By Mary MacNeil—The Maritime Co-operator, Nova Scotia)

CHARITY in the olden days was a dramatic thing. You tore your cloak in two and gave half to a beggar. You lined up the poor and washed their feet. The rich and noble gave public alms on special feasts. There was besides the occasional publicity, a personal touch about the giving.

Nowadays much of the drama has disappeared, along with the personal relationship. Instead of giving with a flourish to someone we actually see and speak to, we "make contributions"—to Red Feather, United Appeal, Community Chest, the various service organisations, and to the charitable funds of our various denominations. We are as anxious to help as people ever were, perhaps more so, because we know more about the problems and miseries of others, due to the greater publicity human needs receive by way of press, radio and television.

Evidence that the spirit of concern for the welfare of the less fortunate is still lively is shown by such "contributions" as a gift of 10,000 dollars to Tanganyika and 1,000 dollars to the Bergenren School in the Fiji Islands made recently by the annual Cuna Meetings in Madison. The 10,000 dollar cheque was presented by the Saskatchewan League for continuing credit union work in Tanganyika, to add to the 14,000 dollars it had previously extended. The New South Wales, Australia, League donated the 1,000 to assist in spreading the credit union idea throughout the South Pacific.

More indirect, but still given with the will of credit union members everywhere, is the 50,000 dollar programme being set up by Cuna to provide demonstration credit unions among the poor in Washington, D.C., Chicago and New York. Two credit unions will be established among the poverty-stricken in each of the three cities. Cuna Managing Director J. Orrin Shippe said the programme would "add an entirely new layer of meaning for credit unions in the United States and eventually for the world."

In some ways this kind of charity is more constructive than the older kind. We are not giving alms for a day, but help that will last, because the people involved are being helped to help themselves. And they know that they are enjoying the good will not of a few isolated souls but of many, many ordinary people like themselves who wish to help them enjoy a better way of life.

(The above article is re-printed because it emphasises a very important outlook that should characterise members of a co-operative. We might add to the donations mentioned in the article our own humble donation of £425 to the Fiji Credit Union League in 1963. That is a good start in thinking about others. We would do well to keep this idea in mind as we develop.—Editor.)

A Must for You

Hospital and Medical Benefits

available to anyone from the

HIBERNIAN AUSTRALASIAN CATHOLIC BENEFIT SOCIETY

(Registered under National Health Act, 1953)

For further particulars
T. M. BARKER, 368 P.O. PLACE, Melbourne
Phone: 67-4567

Credit Society News

Adelaide's First Parish Credit Society

THE St. Bernadette Credit Co-operative Limited issued an impressive first annual report for its annual meeting on 6th September, 1964. The Society was registered on the 6th May, 1964, and at 30th June had 26 members. Four loans had been made totalling £230.

Guest speaker at the annual meeting was Mr. Max Rundle, a director of the Victorian Co-operative Development Society, who was holidaying in Adelaide at the time. Max reports that he was impressed with the spirit of directors and office-bearers and with the work they have put into the Society.

The Society had extended an invitation to the local Anglican Minister who was not able to attend because he was engaged on a retreat. St. Bernadette's directors have interested neighbouring parishes in considering formation of a credit society.

Great credit is due to David Shinnick, the chairman of the Society for his efforts in promoting this formation. He has been ably assisted by Bob Byrne, the Secretary of the Society, and by the other directors of the Society. Mrs. Barbara Shinnick is the Treasurer.

MILDURA

A highly encouraging meeting at Sacred Heart Hall, Mildura, on Sunday, 4th October, attended by 70 people, decided to apply for registration of a parish credit society.

Guest speaker at the meeting was Mr. Bob Maybury representing the Co-operative Development Society. The parish priest, Rev. Fr. J. Day, and Fr. G. Ridsdale were present.

Congratulations are due to the promoters of the credit society in Mildura for their organisational work which resulted in such a good formation meeting.

Directors elected were: Messrs. B. Wright, W. McInerney, P. Hillman, T. De Jong, D. Delaney, B. Blesser and Miss K. Pregon. Mr. Tony Furey will be the Secretary of the Society.

DIAMOND CREEK

Forty people attended the formation meeting of the Diamond Creek parish credit society on Sunday, 20th September. Mr. John Luckman chaired the meeting with Mr. Joe Reed acting as secretary.

Guest Speaker was Ted Long. The parish priest, Rev. Fr. G. Longman was unable to attend but he had previously indicated his wholehearted support for the credit co-operative.

MANIFOLD

Hal Hancock reports that the second annual meeting was held on August 19. The Society's turnover for the year was £3,649. Borrowers

received a rebate of 3/- in the £ on interest they paid for loans from the Society.

Jack McCarthy, Doug Boyle and Charlie Bates were retiring directors at the meeting. Charlie Bates did not seek re-election. Jack McCarthy and Doug Boyle were re-elected and the member elected as the new director is Tom Lancaster.

The Society operates a budget plan for members. To date only a few members are using this service. Enquiries about the budget plan would be welcomed by the directors and secretary.

Manifold was well represented at the Co-op. Discussion Night held at Geelong on October 23.

DONCASTER

Joe McDonald has been promoting home discussions at Doncaster with a view to forming a credit society in the parish. The idea has the full support of the parish priest, Rev. Fr. J. Spillane. Support for the home discussions indicates that a credit Society should be formed at Doncaster soon.

KORROIT

A credit society was formed at Korroit on October 27. 45 people were present at a meeting which was chaired by the Mayor, Cr. J. M. Russell. Rev. Fr. B. Smith of Korroit attended and gave encouragement to the idea of the credit co-operative.

It was resolved to apply for registration of a credit society for use by people who live within a 25-mile radius of the Korroit Post Office, excluding people who live in the city of Warrnambool because there is already a credit society in Warrnambool.

Directors elected are Messrs. B. Brennan, J. Matthey, F. R. Baulch, W. J. Hulm, R. M. Stevens, P. S. Quinn and P. J. Dobson. Mr. John Shanley acted as Secretary of the formation meeting.

The Co-operative Development Society was represented at the meeting by Messrs. Leon Magree and Peter Acott.

THE BUDGET PLAN

Are our credit co-operatives not helping the lower paid section of our community was one question discussed at the regional schools on co-operatives. Statistics available were not detailed enough to enable a conclusive answer to be given to this question.

However it can be said that there are many people who feel that the credit society cannot help them because

- (i) they already have all the commitments they can afford so far as borrowing is concerned;
- (ii) they have no money to deposit in the credit society.

Those people can be helped by the credit society by using its budget plan service. They can also help the credit society by using its budget service.

People need to put money aside to pay for regular commitments such as electricity, telephone account, insurances, gas accounts, rates, school fees, etc. They can deposit them in the credit society. They can save themselves the expense of operating a banking account by using the credit co-operative. The society will pay the members accounts as they become due, provided the member has arranged this service with the society.

The form, printed below gives an indication of the credit society's interest in helping members to help themselves.

TYPE OF EXPENSE	ESTIMATED AMOUNT OF BILL AND MONTHLY PAYMENT												TOTAL MONTHLY AMOUNT
	JAN	FEB	MARCH	APRIL	MAY	JUNE	JULY	AUG	SEPT	OCT	NOV	DEC	
RENT													
COOKING GAS													
WATER													
WASTE													
INSURANCE													
TRANSPORT													
TELEPHONE													
TV, RADIO													
LIBRARY													
CAR, BUS, AND TRAM													
LIFE ASSUR.													
MEDICAL													
SPRING TIES													
WAXING													
HAIR TIDY													
HOUSE REPAIRS													
UNEMPLOYMENT BENEFITS													
TOTALS													

You could do yourself a service by talking this plan over with your Society's office-bearers.

Why does the credit society offer this service? Because the credit society has a three fold purpose:

- (a) Encouraging thrift.
- (b) Lending money to members at fair charges for useful or necessary purposes.
- (c) Educating members in the management and control of their own money. This is called counselling. The budget plan is counselling in action.

GREYTHORN SOCIAL NIGHT

ON Thursday, 22nd October the St. Bridget's Credit Society acted as hosts for a social night for the parishioners of Greythorn.

The theme of the night was "A Christian approach to Family Finance" and the guest speaker was Rev. Father K. M. Toomey, who spoke on the real motives for co-operative work. He pointed out that a genuine love of our fellow man demanded that we take part in activities which would better his lot. In co-operatives all people can find the expression of this charity and this evening

gives a motive to those people who may gain little if anything financially by their personal participation in co-operative activity.

Father Toomey was supported by Mr. Bob Maybury who spoke on his recent overseas trip and illustrated some of the work being done by co-operatives in various parts of the world.

Although the attendance did not match the hopes of the organisers, those who attended left with a feeling that they had gained something from an enjoyable evening.



Pictured here are the 42 participants in the first official course conducted by the Berriegrass School in Fiji. In the picture is Rev. Fr. M. Gahan, S.J. (advisor to Fijian Credit Union League).

Compulsory Excess on Drivers Under 25 Years of Age

As from 1st November ALL DRIVERS under 25 years of age will have to pay at least the first £25 of each and every claim on a vehicle being driven by them, or in their charge.

For some time past, some insurance companies have been imposing restrictions on under 25 years old drivers in an attempt to discourage their business, or at least to reduce their claims experience.

This practice has now been adopted by all companies.

NORMAL CLASS EXCESS (FULLY PAID VEHICLES) PRIVATE AND BUSINESS USE.

All policies are rated on the basis of the client paying the first £10 of each and every claim under the policy, irrespective of his age or previous experience as a driver. This is designed to eliminate small claims and thereby reduce claim settlements and administration.

However, the company is usually prepared to allow the client to remove this excess by the payment of extra premium (in this case the client pays nothing in the event of a claim).

This extra premium varies from £7/13/3 on a business vehicle in the metropolitan area to £3/2/- on a private vehicle in the country.

NEW UNDER 25 YEARS AGE EXCESS.

This new excess expressly states:

"The insured or any other person indemnified under the policy, shall, in respect of each accident or theft bear the first £25 of the total amount of the loss... occurring when the motor vehicle is being driven by, or is, for the purpose of be-

ing driven by him, in the charge of any person who is under 25 years of age, such amount of £25 being additional to any other amount to be so borne."

As it is optional for the client to remove the £10 Class Excess on a FULLY-PAID VEHICLE as mentioned above, the new excess will apply to new policies or renewals after 1st November, 1964, as follows:

Where EXCESS is shown on policy as:	ACTUAL EXCESS APPLICABLE
(a) ENIL (i.e.) Extra Prem. has been paid.	NIL
(b) £10 (i.e.) Extra Prem. has not been paid.	£25
	NIL
	£25
	£10
	£35

EXCESS FOR VEHICLES UNDER HIRE PURCHASE

VEHICLES under Hire Purchase are insured on a different policy to the fully-paid vehicle, the differences being:

(a) Higher premiums are charged.

(b) NO PASSENGER RISK COVER is given unless requested and an extra premium is paid.

(c) The normal Class Excess as applied to these policies has been prior to 1st November, 1964:

Private Vehicles:

£10 persons over 25 years

£25 persons under 25 years

£30 persons over 25 years

The excess on a Hire Purchase Policy cannot be removed by payment of extra premium.

The EXCESS APPLICABLE on New (H/P) Policies or (H/P) Renewals as from 1st November, will be:

Private Vehicles:

£10 persons over 25 years

£35 persons under 25 years

£40 persons under 25 years

Good Career Opportunity

The growth of the Insurance Division of the Y.C.W. Co-operative Society and the desire of members of various Societies to place their insurances with the Co-operative has made it necessary to expand the staff and a position is now available for a Sales Representative and consultant.

The potential of the position offers an outstanding opportunity for advancement, and the wide range of insurances handled by the Division provides a position of great interest to a suitable applicant.

The Division underwrites its own policies for Residential Dwellings and Contents and Personal Accident and Sickness; and in addition has agency facilities for all other types of Fire and Accident Policies including Motor Vehicle, Workers Compensation, etc.

Through its liaison with the H.A.C.B.S. it offers Life Assurance, Medical and Hospital Benefits and Juvenile Accident cover and can arrange Superannuation for Self-Employed - Persons, or Employees not at present in employment. Applications are invited from persons who have had some insurance training and are interested in developing Co-operatives.

Overseas experience has shown the tremendous effect Insurance Co-operatives have had in the financial backing and growth of other consumer co-operatives and it is evident from our own experience that similar trends will apply here. Successful Co-operatives depend on the loyal support of their members and capable conscientious employees who are convinced of the value of co-operatives and the benefits they can give to members. If you are looking for an interesting and rewarding career, and you think this could be your opportunity, call and discuss the matter with the Manager of the Insurance Division, at 157 A Beckett Street, Melbourne, or Phone 34-6651.

Carelessness of Some Penalizes Many

There will be severe criticism levelled at Insurance Companies for what would appear to be a definite "penalising" of a section of the community.

There can be no questioning of the fact that a large percentage of accidents, and consequent claims, are attributable to young drivers and the high cost of claims settlements have recently led to a further increase in Motor Vehicle Insurance "rates", effective since February, 1964.

Two new changes have now been introduced for the purpose of:

(1) Imposing restraint on younger and inexperienced drivers by forcing them to bear a substantial financial penalty for accidents in which they are involved, but at the same

time giving them cover for claims which could quite easily cause financial ruin to themselves or their families if they were uninsured.

(2) Higher No Claim Bonuses reward the drivers of all ages for their care and caution on the roads—this is to be encouraged.

The higher excess on young drivers is designed to have the effect of "not penalising the careful driver"—only those who have claims and whilst it is an unpalatable measure it is more desirable than increasing premiums at the expense of everyone.

ONUS ON OWNER OF VEHICLE

The operation of the Excess now makes it necessary for the owner of any vehicle to exercise discretion on who he allows to use his vehicle as the excess applies to any driver or person under 25 years of age in charge of the vehicle, whether a member of the family, employee, friend or otherwise.

Higher No Claim Bonuses

AS an incentive to careful and accident-free driving, insurance companies have increased their No Claim Bonuses to 40 per cent after four years free of claim.

The usual scale of No Claim Bonuses will be continued as before, namely:

After a full year of insurance free of claim—20 per cent No Claim Bonus.

After 2 full years of insurance free of claim—25 per cent No Claim Bonus.

After 3 full years of insurance free of claim—33 1/3 per cent No Claim Bonus.

and as from 1st November, 1964—

After 4 full years of insurance free of claim—40 per cent No Claim Bonus.

The No Claim Bonus is now applied to the premium payable for the current year

(previously it was applicable to the previous year if such premium was lower than the current year).

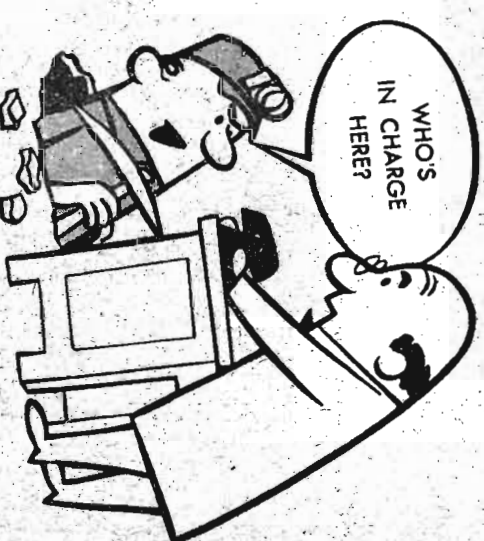
As premiums rose on February 1st, 1964, this is a decided advantage and is also beneficial to the client replacing an old vehicle with a new one as the discounts will

COMPULSORY CLAIMS EXCESSES

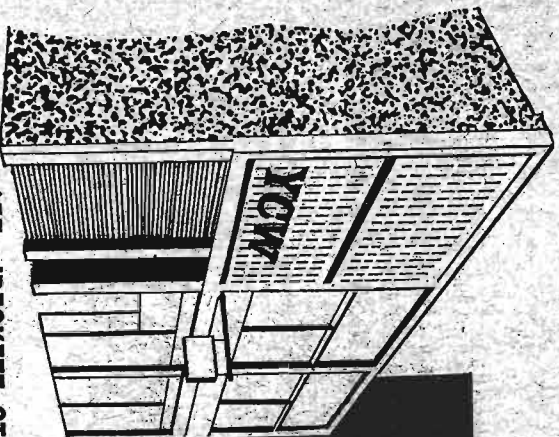
IT has been customary in the past to impose a Compulsory or "Claims" excess on any driver who has had a number of serious claims. The actual amount, e.g., £15, £25, or £50, etc., being fixed in relation to the circumstances of each case.

It is not possible to remove this type of excess by the payment of extra premium, but it is usual for the insurer to gradually reduce the amount of the excess after a satisfactory period free of

further claims. The effect of the ADDITIONAL £25 for under-age drivers in these circumstances has not been clearly defined, and it is expected that individual cases will be dealt with on their merits. In actual fact the Company would be within their rights to insist on the extra £25 being applied, but it is generally believed that unless serious negligence was involved, the extra penalty would not be invoked.



All Credit Society officials are elected and, except for treasurers, work without pay.



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